



# Housing and Community Trends

## Winona Area

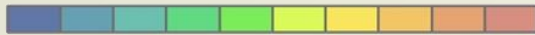
May 21 2014

# Study Area

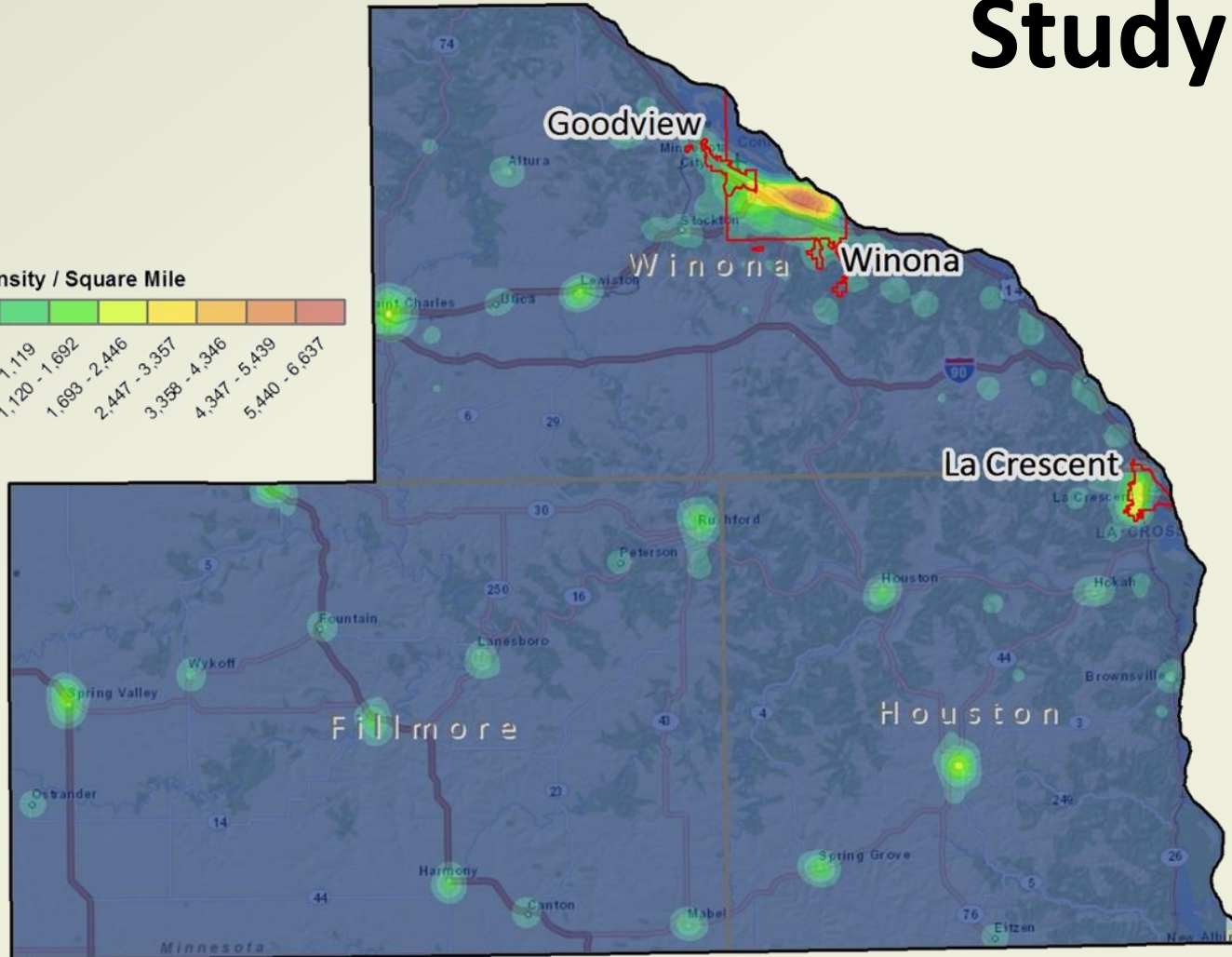


# Study Area

Population Density / Square Mile



0 - 78  
79 - 312  
313 - 677  
678 - 1,119  
1,120 - 1,692  
1,693 - 2,446  
2,447 - 3,357  
3,358 - 4,346  
4,347 - 5,439  
5,440 - 6,637



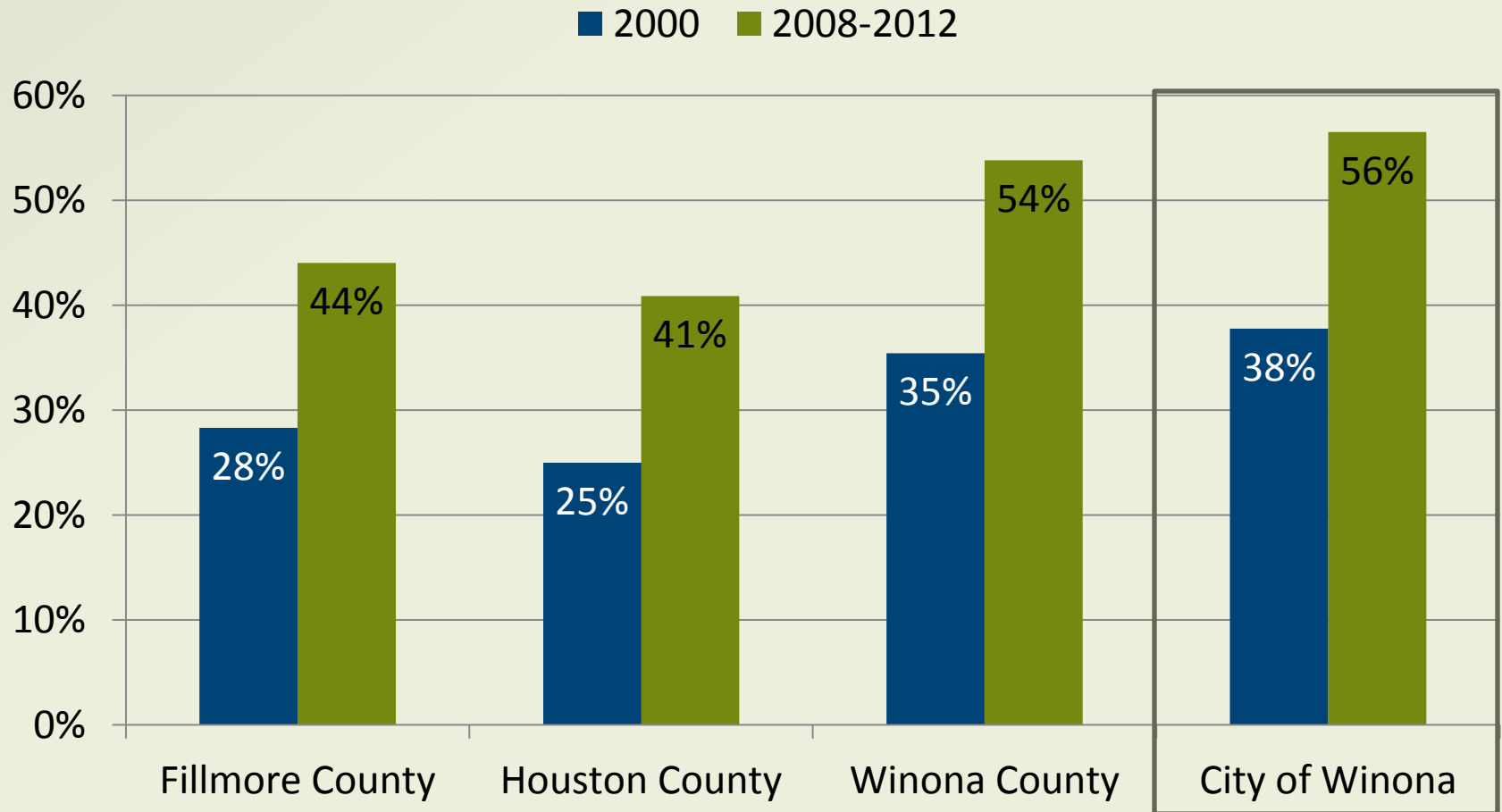
# Region Needs More Affordable Housing

- Number of cost burdened households is increasing
- Housing costs are up
- Incomes are down
- Number of homeless increased with recession

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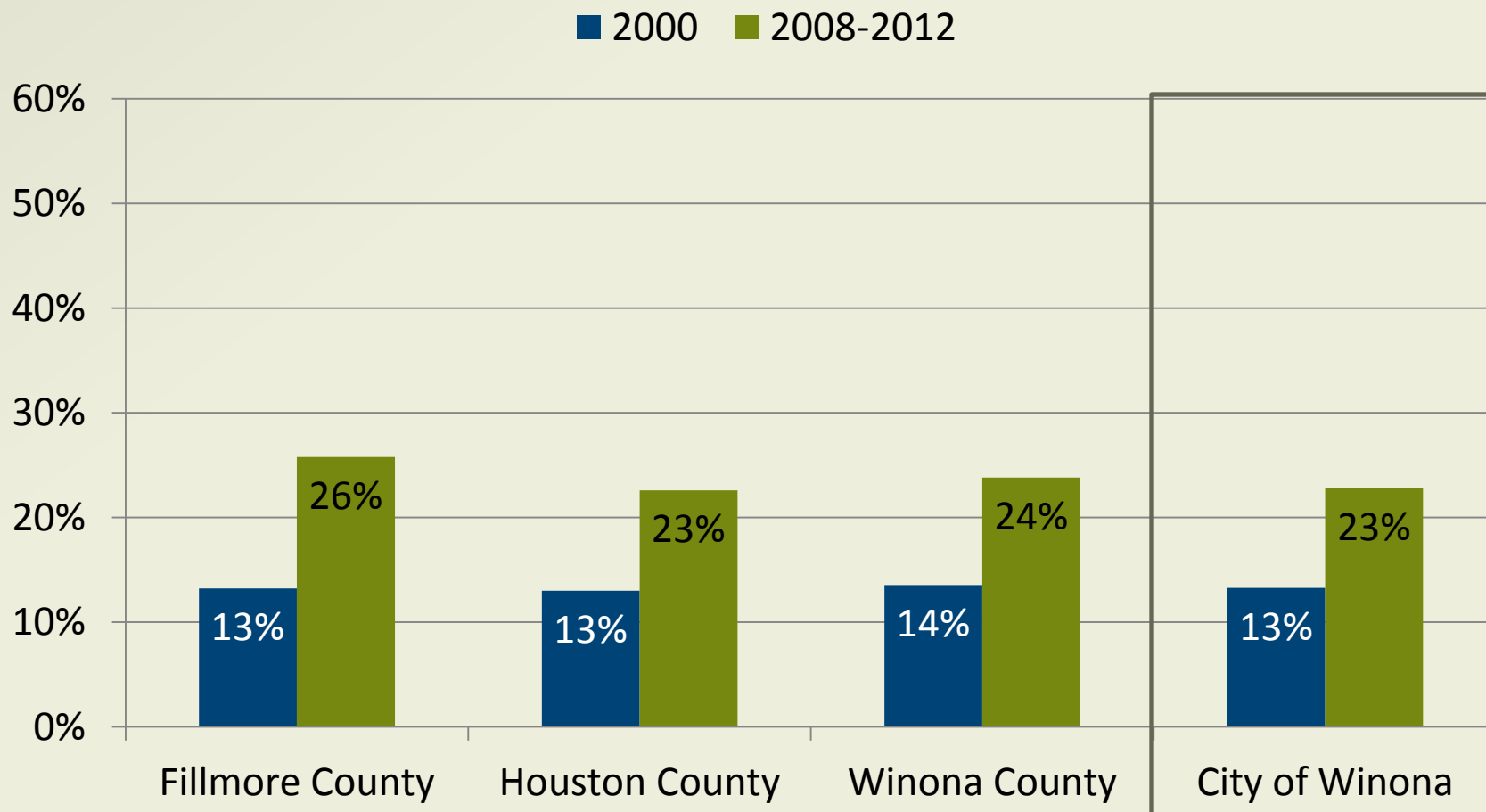
# % of All Renters Who Are Cost Burdened



SOURCE: Minnesota Housing analysis of data from U.S. Census Bureau – Decennial Census and American Community Survey

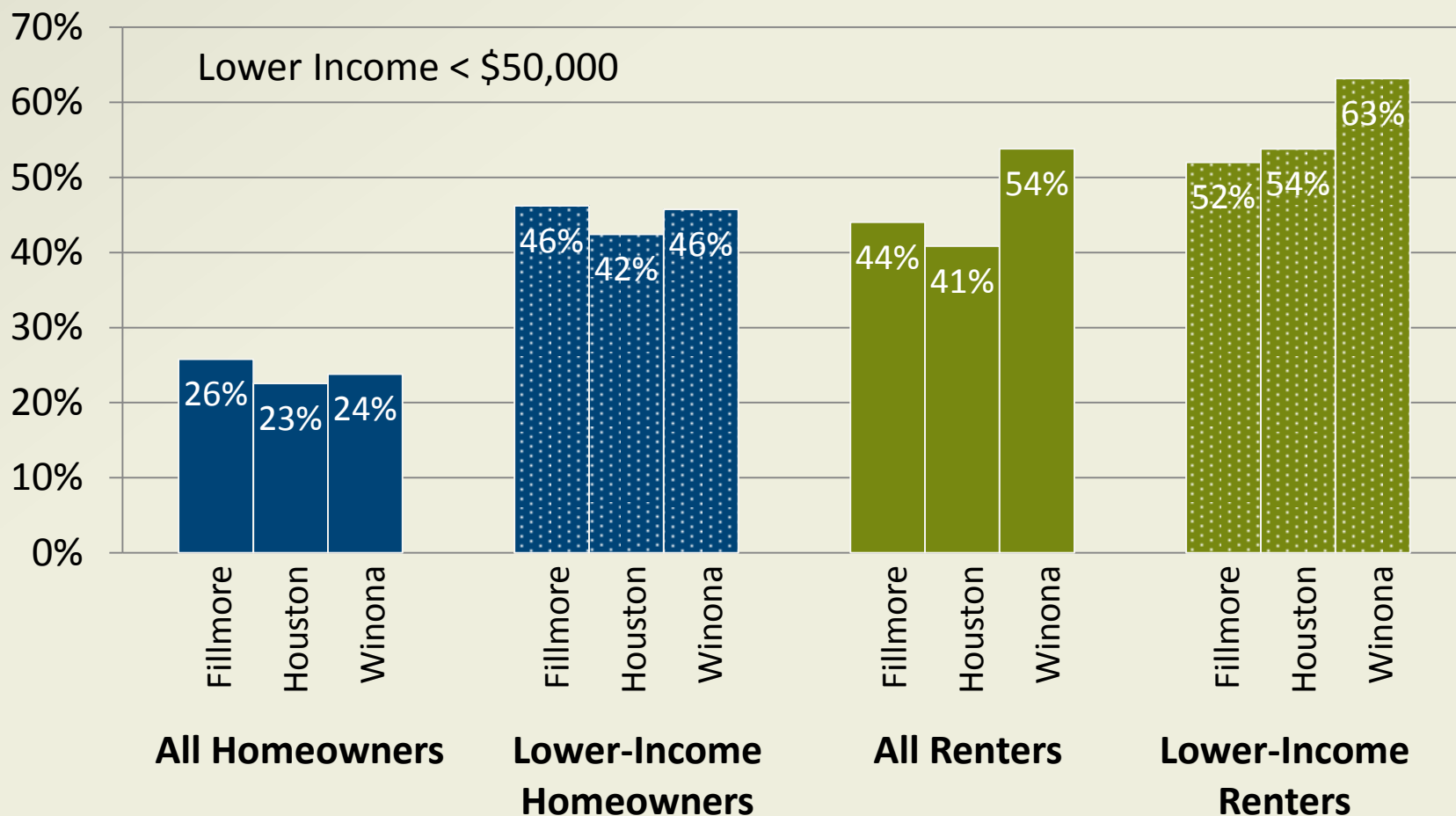


# % of All Owners Who Are Cost Burdened



SOURCE: Minnesota Housing analysis of data from U.S. Census Bureau – Decennial Census and American Community Survey

# % of Lower Income Households Who Are Cost Burdened – 2008-12



SOURCE: Minnesota Housing analysis of data from U.S. Census Bureau – American Community Survey

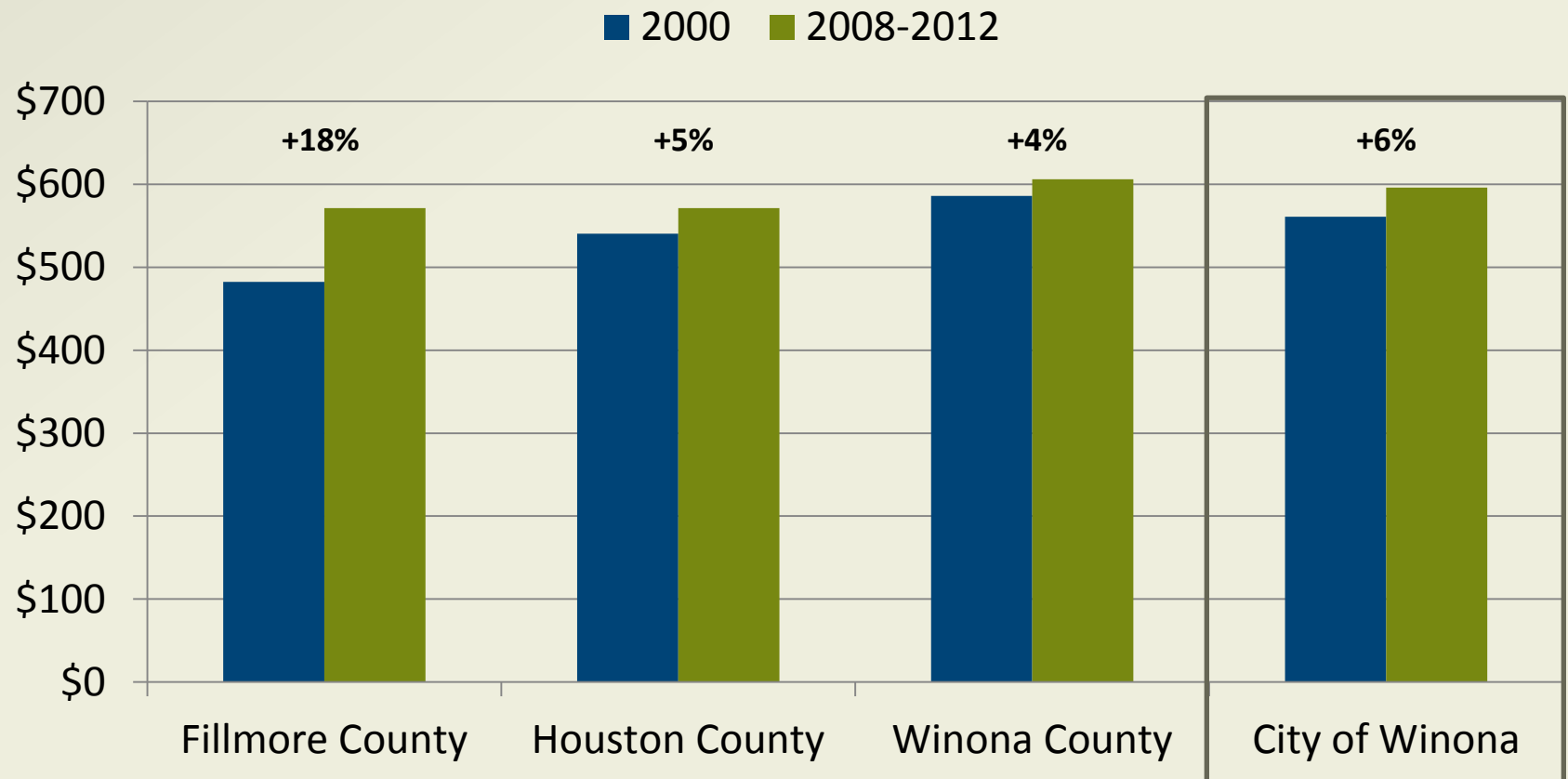


# Region Needs More Affordable Housing

- Number of cost burdened households is increasing
- **Housing costs are up**
- **Incomes are down**
- Number of homeless increased with recession

# Median Monthly Gross Rent

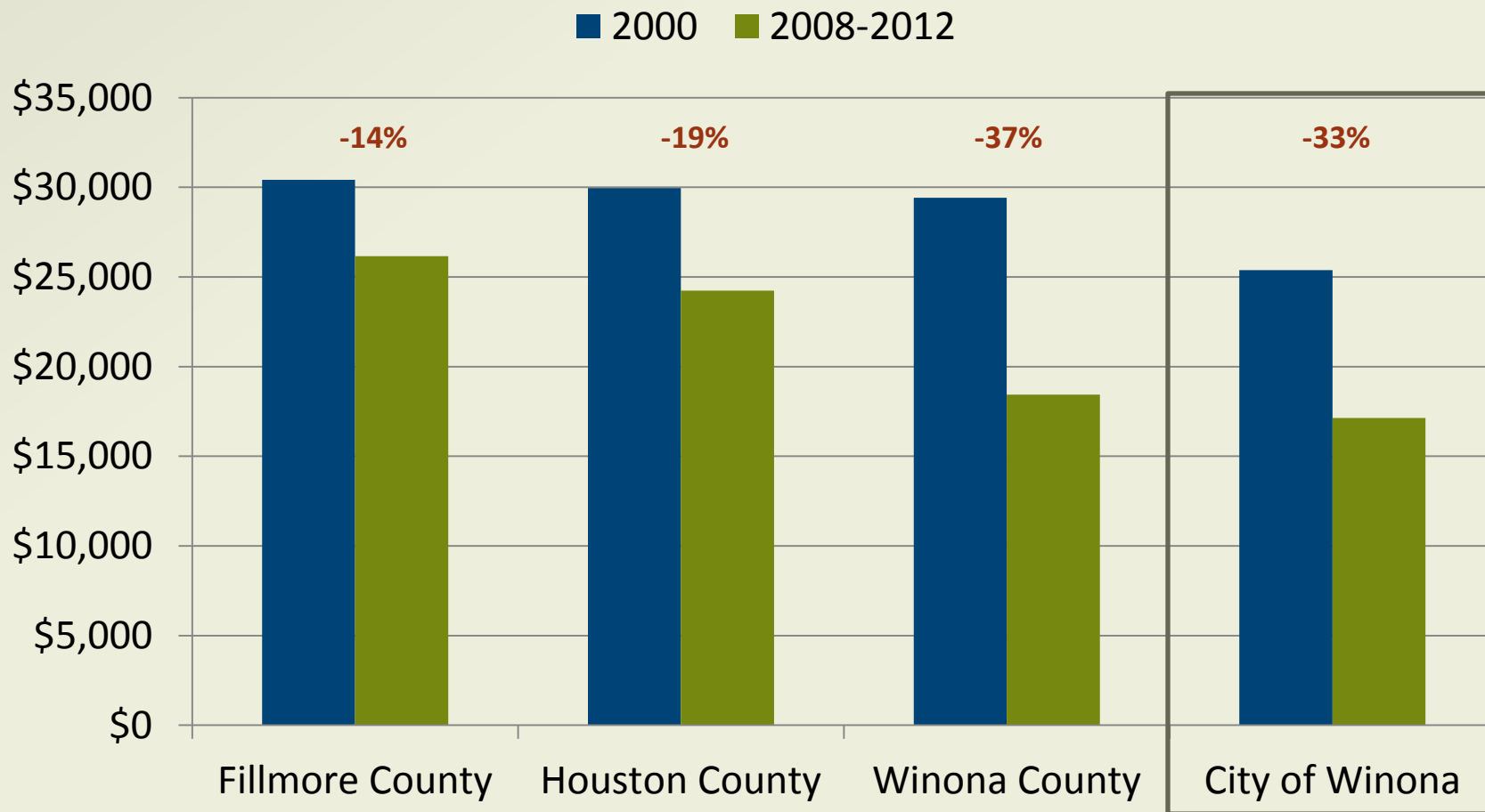
(inflation adj. – 2012 \$)



SOURCE: Minnesota Housing analysis of data from U.S. Census Bureau – Decennial Census and American Community Survey.

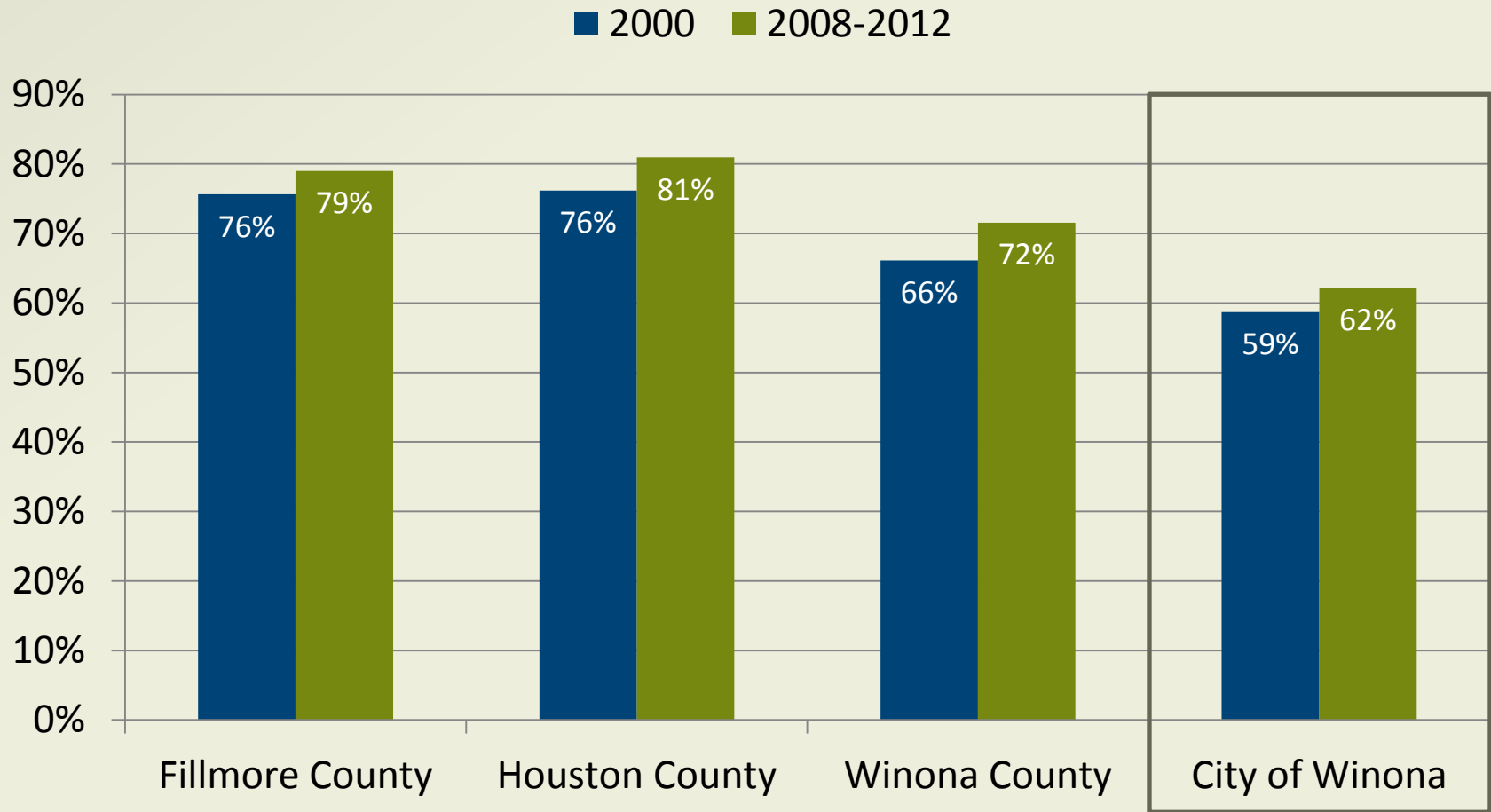
# Median Renter Household Income

(inflation adj. – 2012 \$)



SOURCE: Minnesota Housing analysis of data from U.S. Census Bureau – Decennial Census and American Community Survey

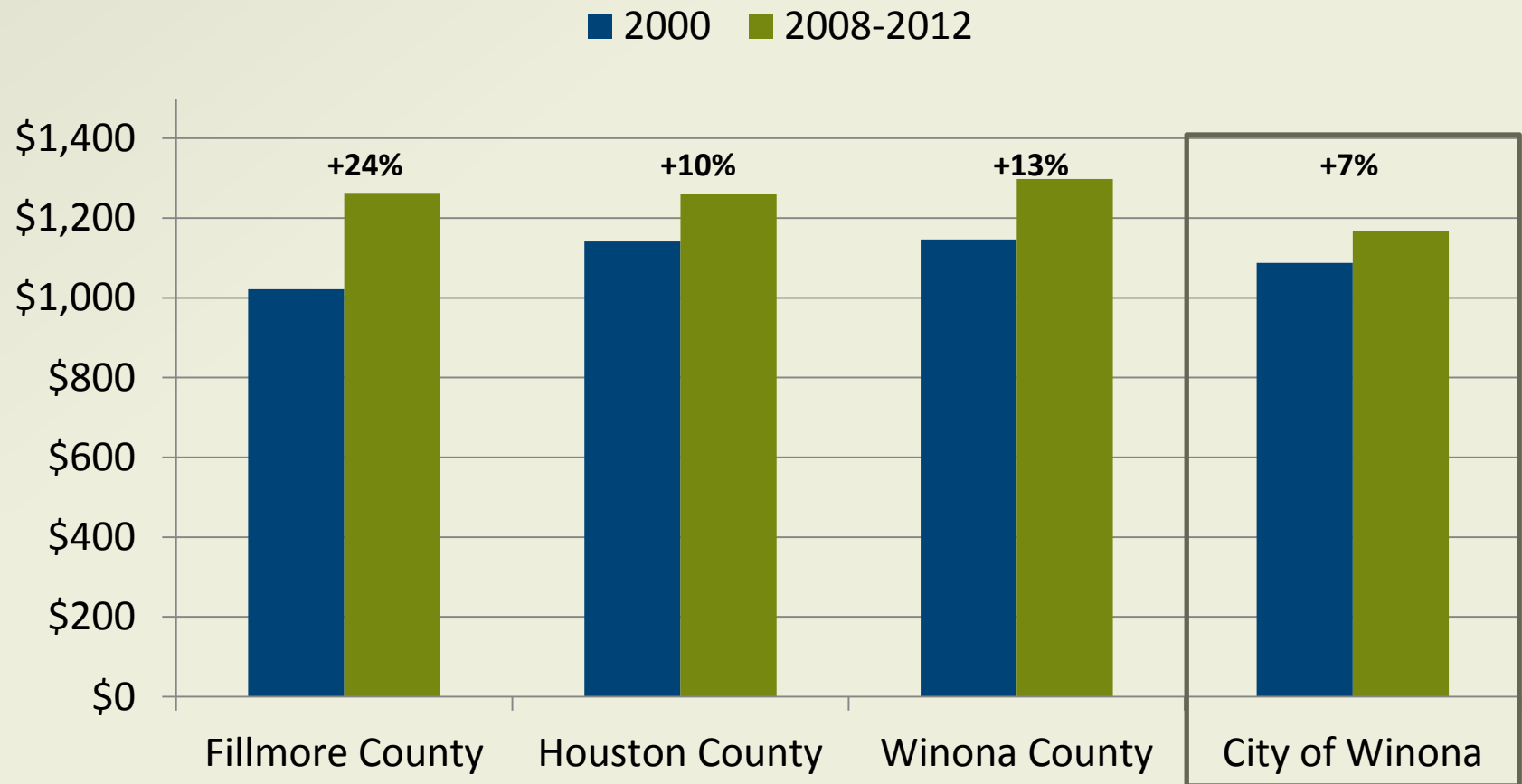
# Homeownership Rates



SOURCE: Minnesota Housing analysis of data from U.S. Census Bureau – Decennial Census and American Community Survey

# Median Monthly Homeowner Costs

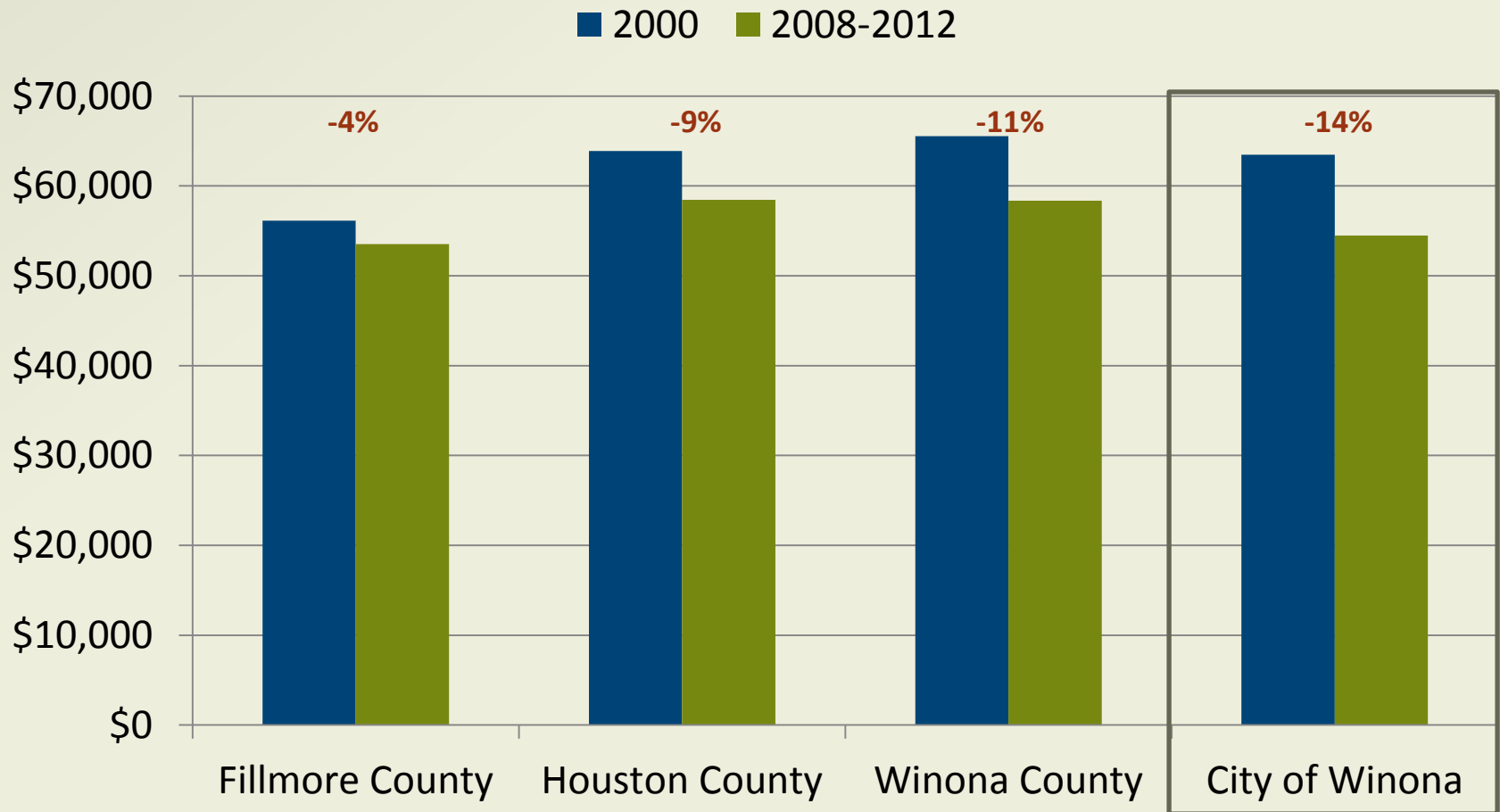
(inflation adj. – 2012 \$)



SOURCE: Minnesota Housing analysis of data from U.S. Census Bureau – Decennial Census and American Community Survey.

# Median Owner Household Income

(inflation adj. – 2012 \$)

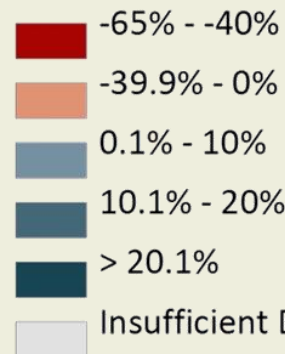


SOURCE: Minnesota Housing analysis of data from U.S. Census Bureau – Decennial Census and American Community Survey

## Change in Median Homes Sales Price, 2009-2013

	2013 Median Sales Price	# Sales in 2013	Change in Price Since 2009
Fillmore	\$91,000	180	4.7%
Houston	\$118,500	99	2.2%
Winona	\$130,350	482	1.8%

### Change in Median Homes Sales Price, 2009-2013



Source: Minnesota Area Association of Realtors 2013 Annual Report on the Minnesota Housing Market



# Median Sales Price City of Winona

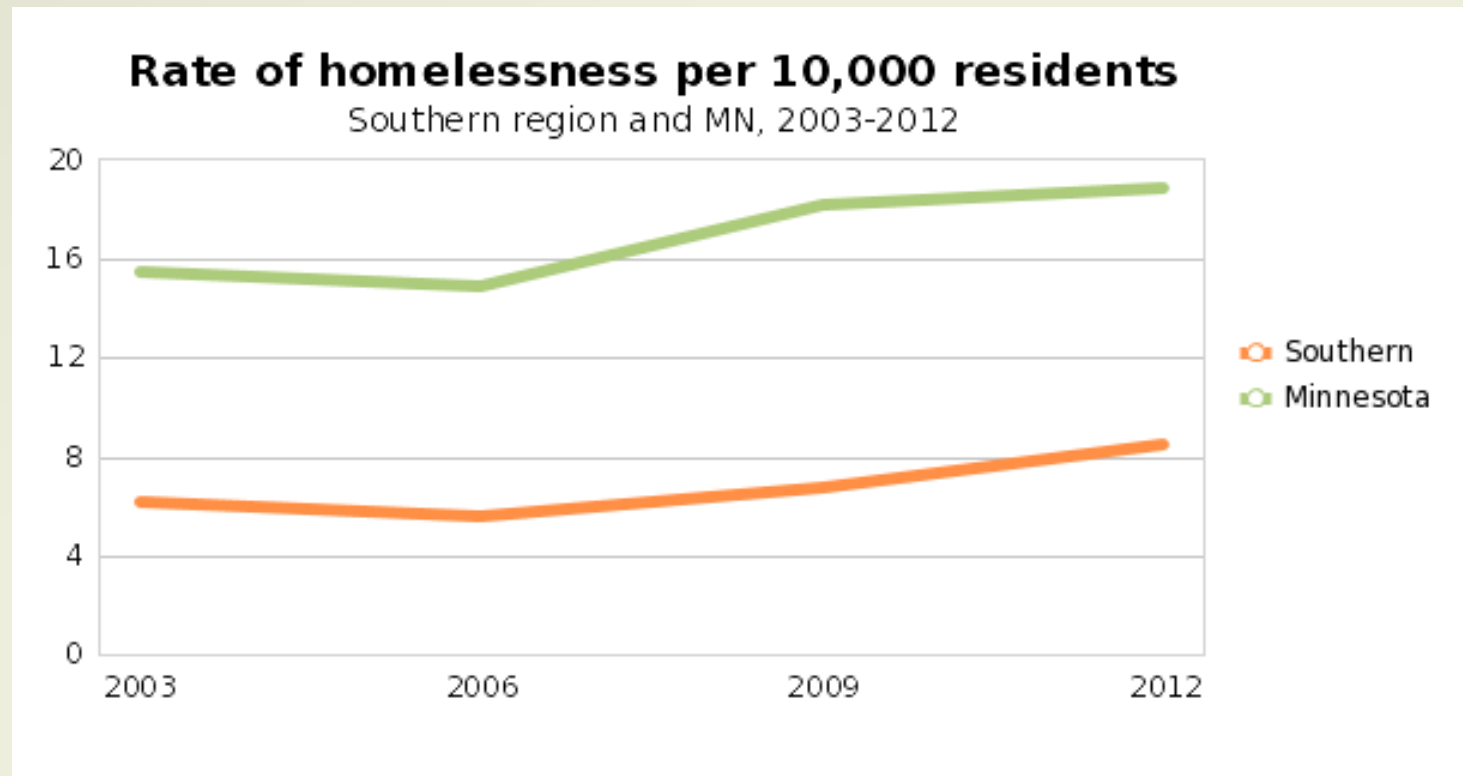


Source: 10K Research – Minneapolis Area Association of REALTORS, “The Thing” <http://thething.mplsrealtor.com/interactive>

# Region Needs More Affordable Housing

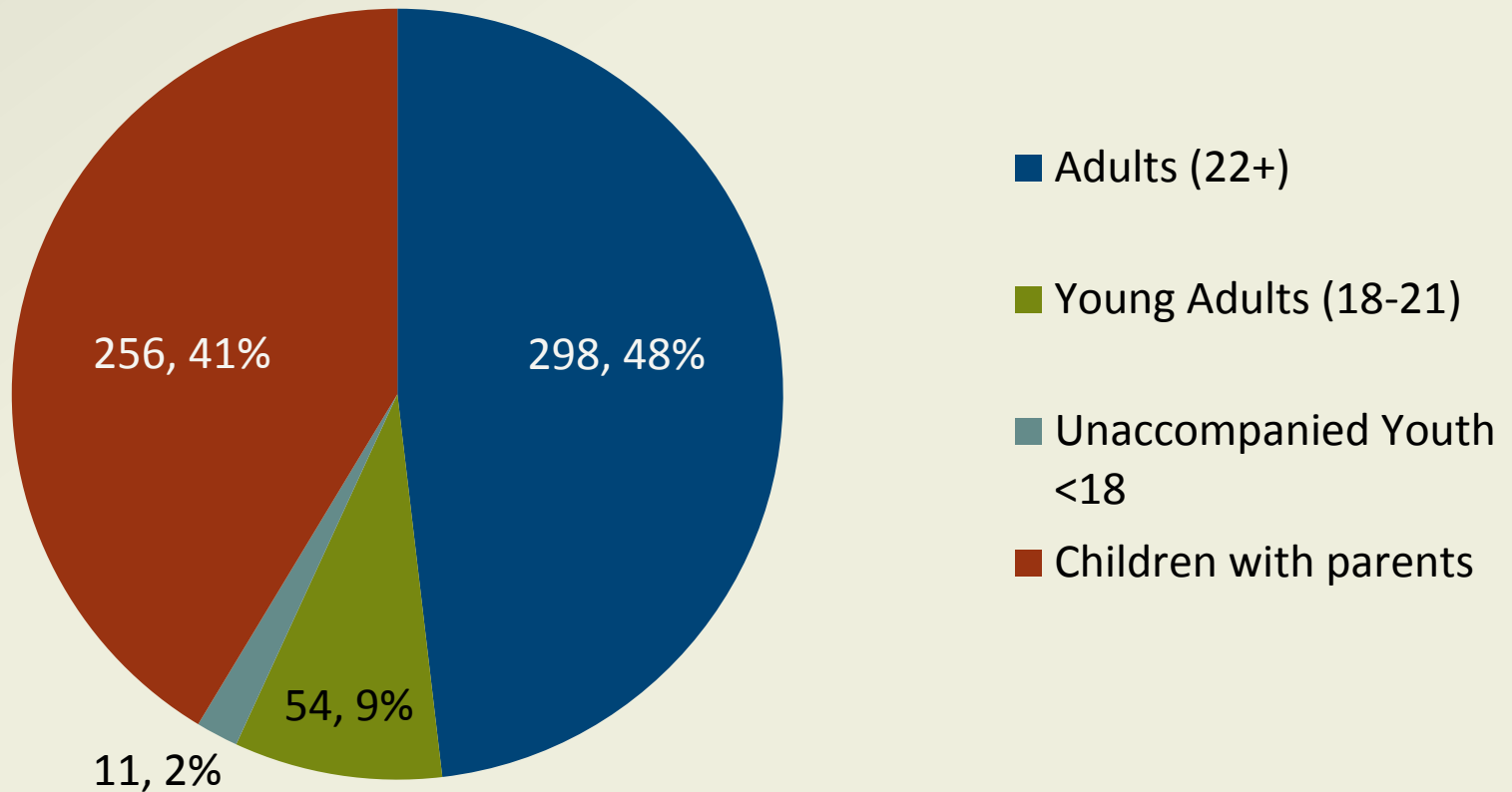
- Number of cost burdened households is increasing
- Housing costs are up
- Incomes are down
- **Number of homeless increased with recession**

# Persons Experiencing Homelessness



Source: Wilder, Minnesota Compass. Note the southern region in Wilder's study includes the following counties: Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, LeSueur, Martin, Mower, Nicollet, Olmsted, Rice, Sibley, Steele, Wabasha, Waseca, Watonwan, and Winona.

# Homeless Counts (Southern Region)

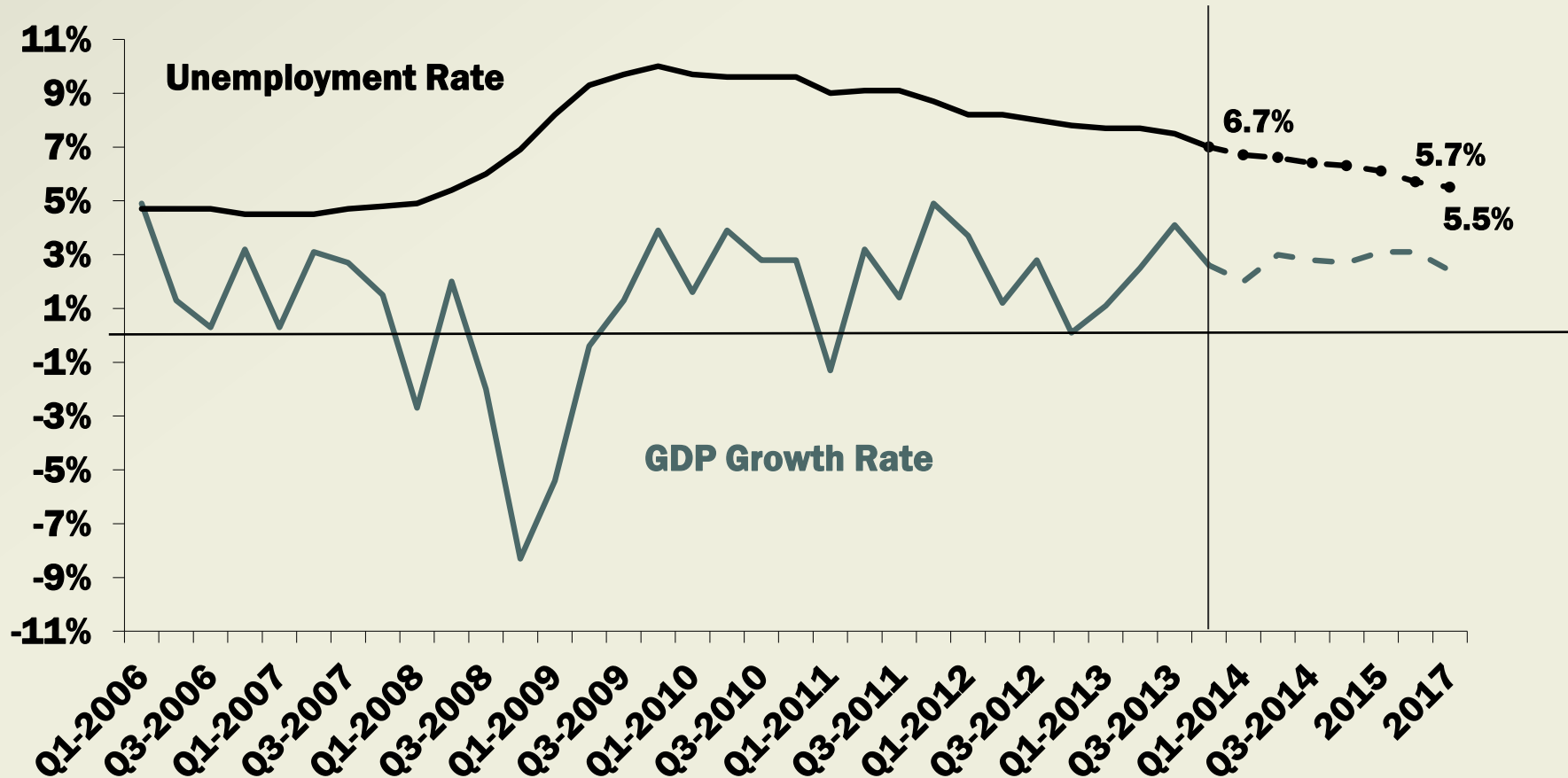


Source: Wilder, 2012 Minnesota Homeless Study. Note the southern region in Wilder's study includes the following counties: It includes the following counties: Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, LeSueur, Martin, Mower, Nicollet, Olmsted, Rice, Sibley, Steele, Wabasha, Waseca, Watonwan, and Winona.

# Economy Should Continue to Improve

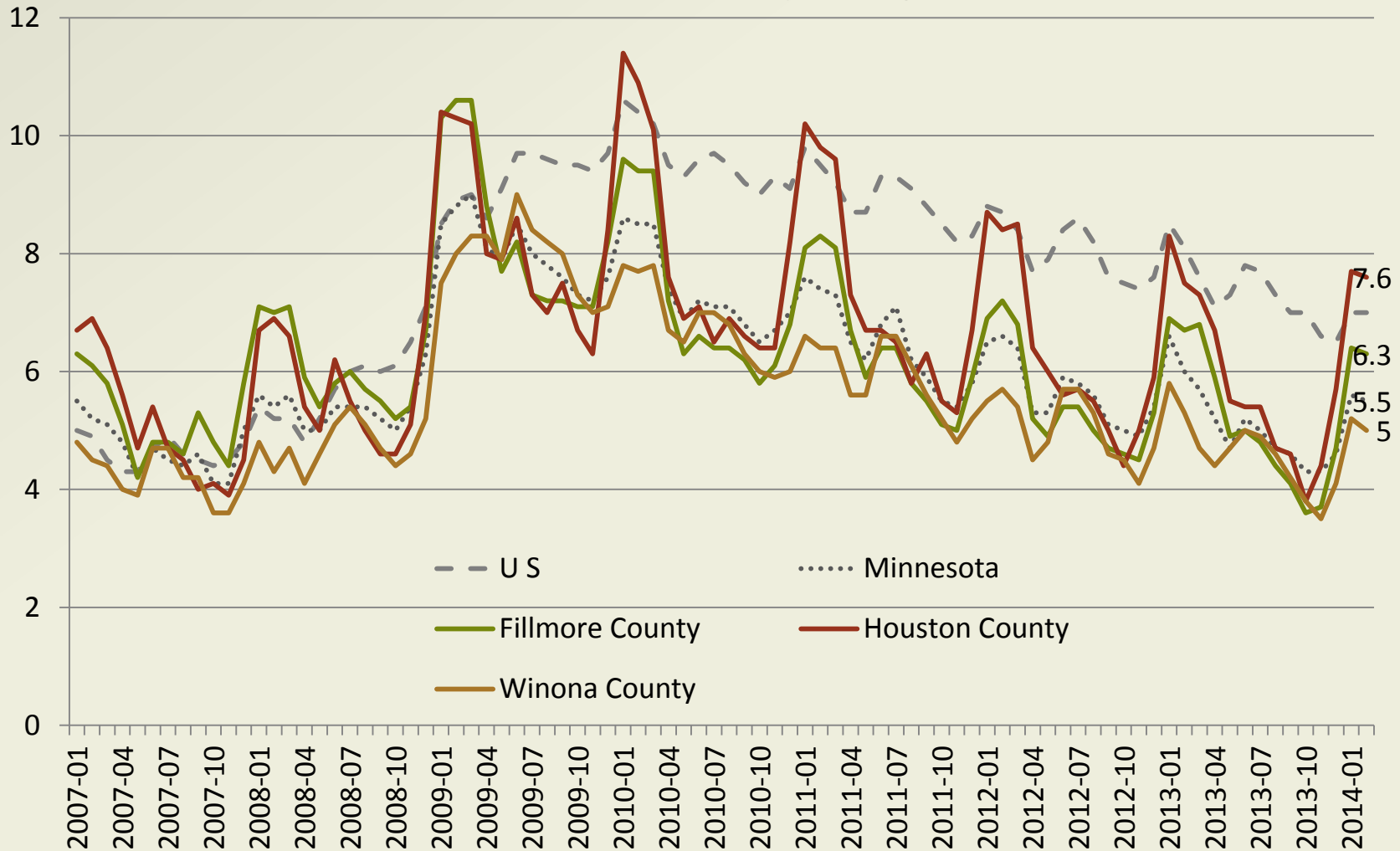
- Nationally, unemployment is forecasted to decline through 2017
- Minnesota is doing better
- The region is slowly recovering jobs since the recession.

# U.S.: Economic Forecast



Source: Federal Reserve Bank of Philadelphia survey of 45 economic forecasters, February 14, 2014.

# Unemployment Rates (Not Seasonally Adjusted)

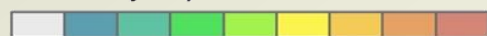


SOURCE: Minnesota Department of Employment and Economic Development, Local Area Unemployment Statistics

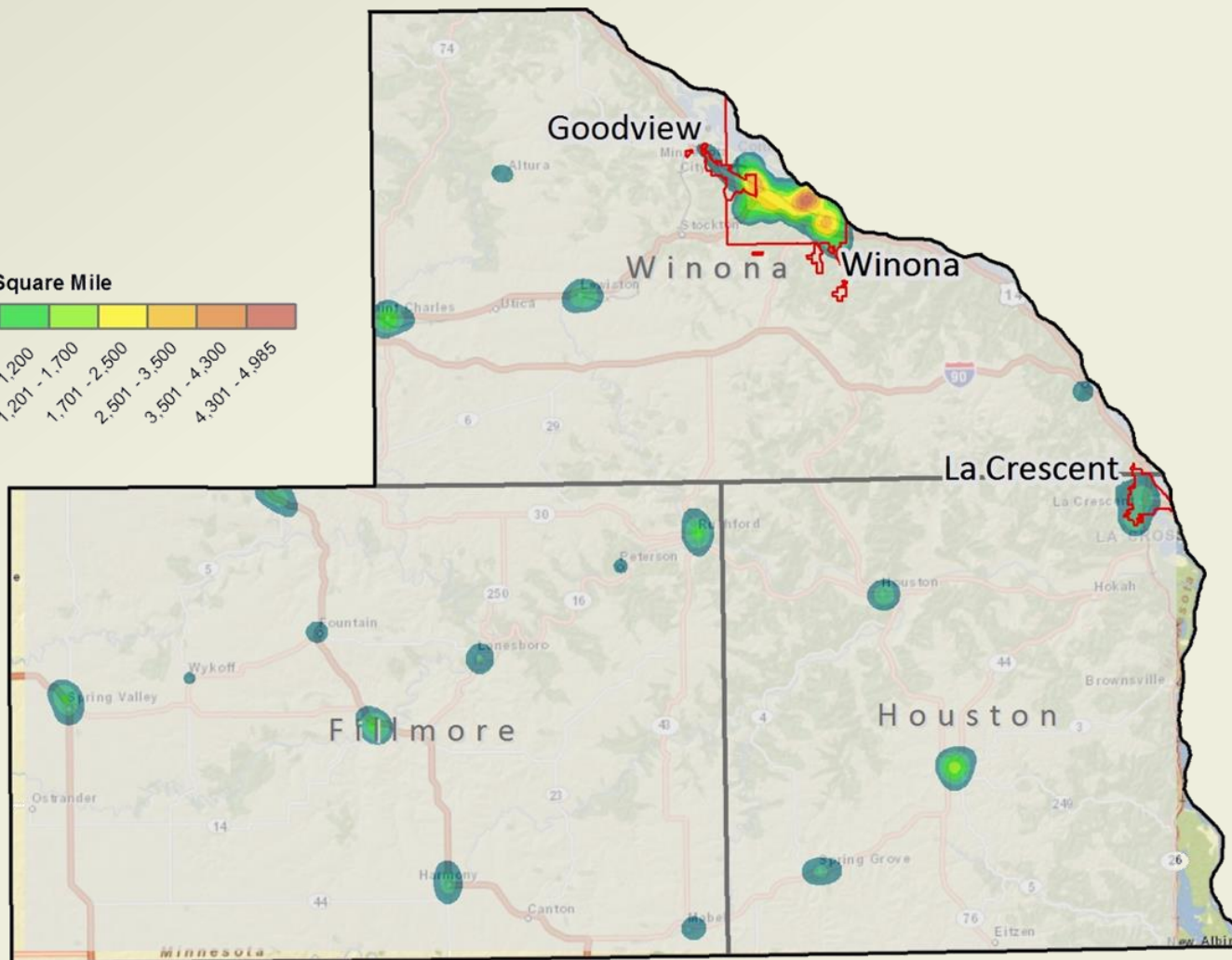


# Jobs

Job Density / Square Mile



0 - 78  
79 - 300  
301 - 700  
701 - 1,200  
1,201 - 1,700  
1,701 - 2,500  
2,501 - 3,500  
3,501 - 4,300  
4,301 - 4,985



# Regional Job Change 2006-2009 & 2009-2013

County	2006 Jobs	2009 Jobs	Change 2006-2009	2013 Jobs	Change 2009-2013
<b>Fillmore</b>	6,478	5,955	(523)	6,007	52
<b>Houston</b>	5,155	4,831	(324)	4,954	123
<b>Winona</b>	25,004	23,667	(1,337)	24,632	965
<b>Total</b>	36,637	34,453	(2,184)	35,593	1,140

Source: MN Dept. of Employment and Economic Development, Quarterly Census of Employment and Wages.

# Change in Number of Jobs and Wages in Fillmore, Houston and Winona Counties 2009-2013

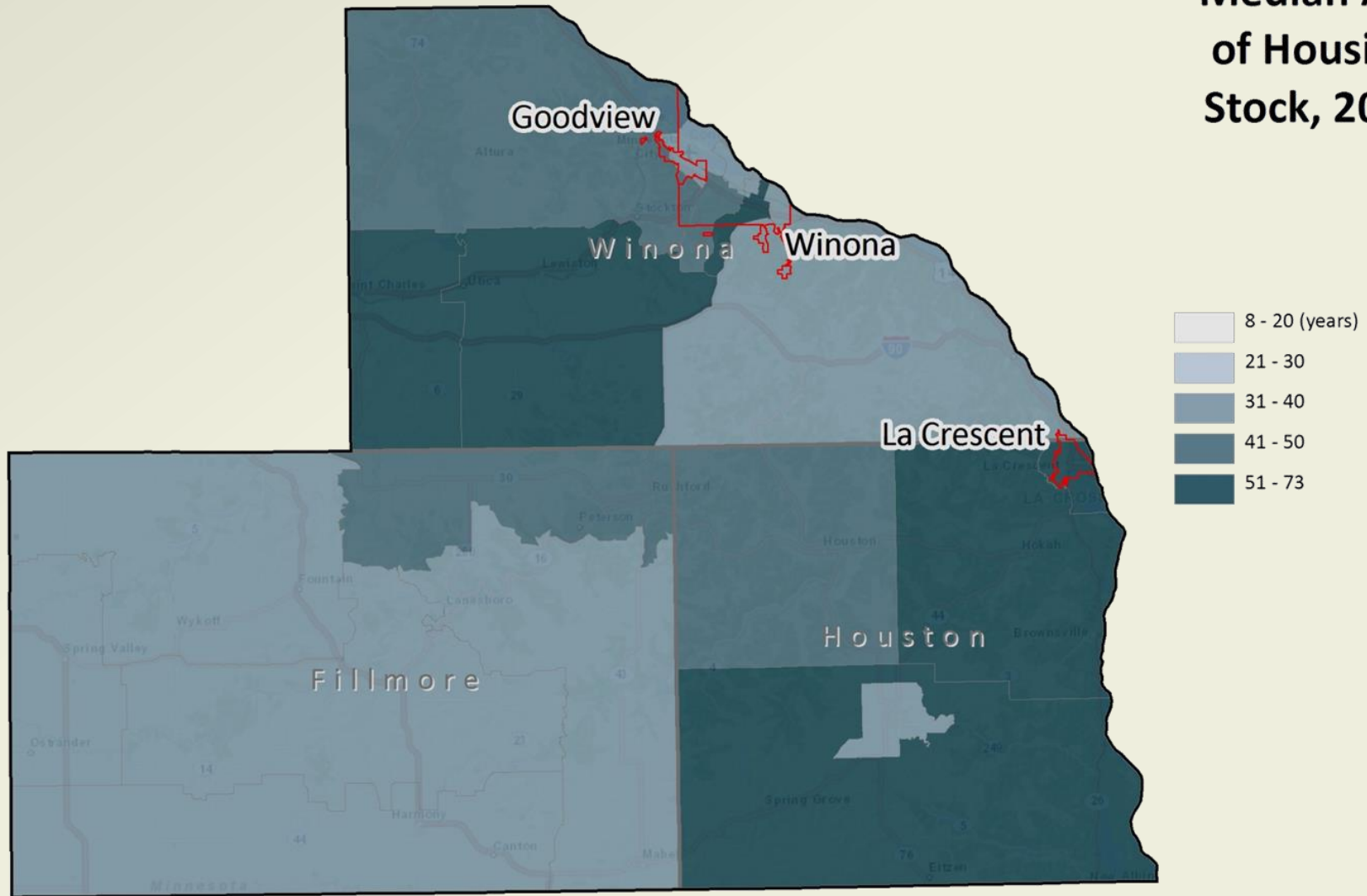
Industry	2009 Jobs	2013 Jobs	Change in Jobs 2009-2013	Average Weekly wage 2013
<b>Financial Activities</b>	1,109	1,026	(83)	\$ 786
<b>Manufacturing</b>	6,893	7,241	348	\$ 765
<b>Construction</b>	1,131	1,090	(41)	\$ 734
<b>Information</b>	NA	NA	NA	\$ 681
<b>Public Administration</b>	1,920	1,856	(64)	\$ 623
<b>Trade, Transportation and Utilities</b>	6,630	6,804	174	\$ 602
<b>Professional and Business Services</b>	2,248	2,472	224	\$ 587
<b>Education and Health Services</b>	8,879	9,229	350	\$ 584
<b>Natural Resources and Mining</b>	718	881	163	\$ 489
<b>Other Services</b>	1,138	900	(238)	\$ 302
<b>Leisure and Hospitality</b>	2,937	3,240	303	\$ 185
<b>Total, All Industries</b>	<b>34,453</b>	<b>35,593</b>	<b>1,140</b>	<b>\$ 598</b>

Source: Minnesota Department of Employment and Economic Development, *Quarterly Census of Employment and Wages*.

# Housing Supply

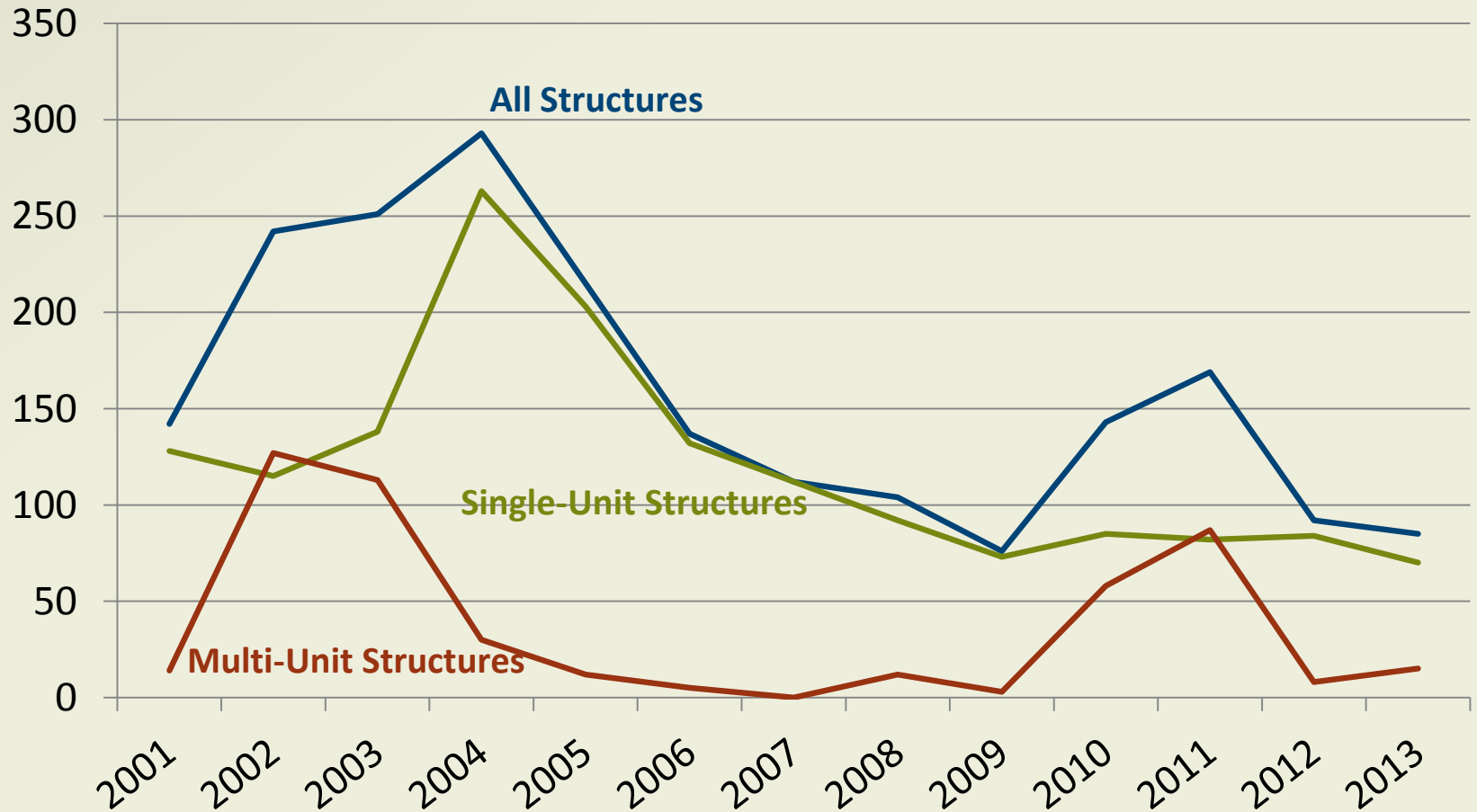
- Oldest housing stock in Winona and Houston Counties
- New construction in single family slow since recession
- Increase in single family rentals since 2000

# Median Age of Housing Stock, 2012



# Region: Building Permits

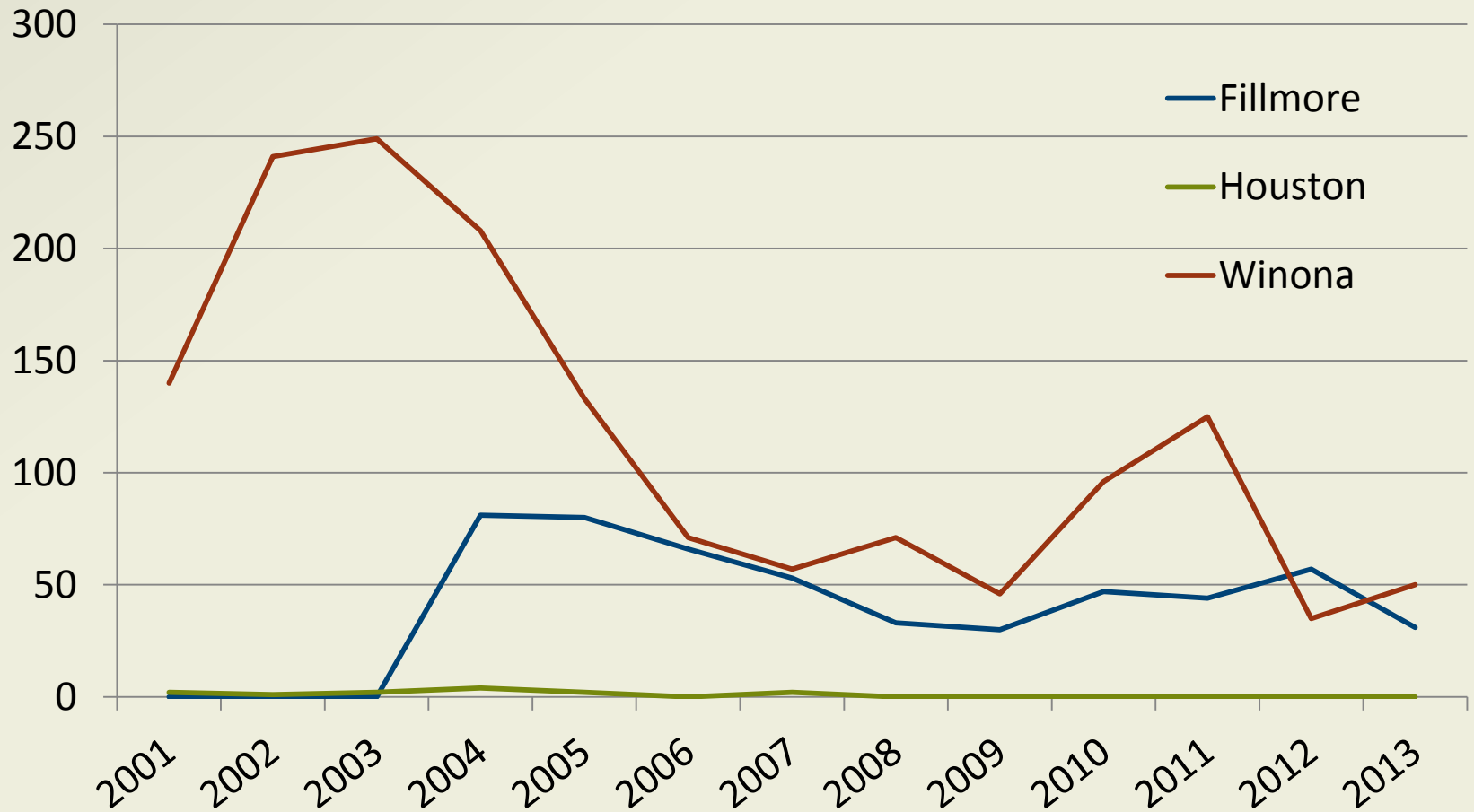
## Number of Units



SOURCE: Minnesota Housing analysis of data from U.S. Department of Housing and Urban Development – State of the Cities Data Systems

# Building Permits by County

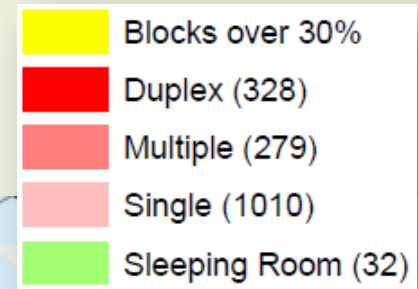
## Total Number of Units



SOURCE: Minnesota Housing analysis of data from U.S. Department of Housing and Urban Development – State of the Cities Data Systems



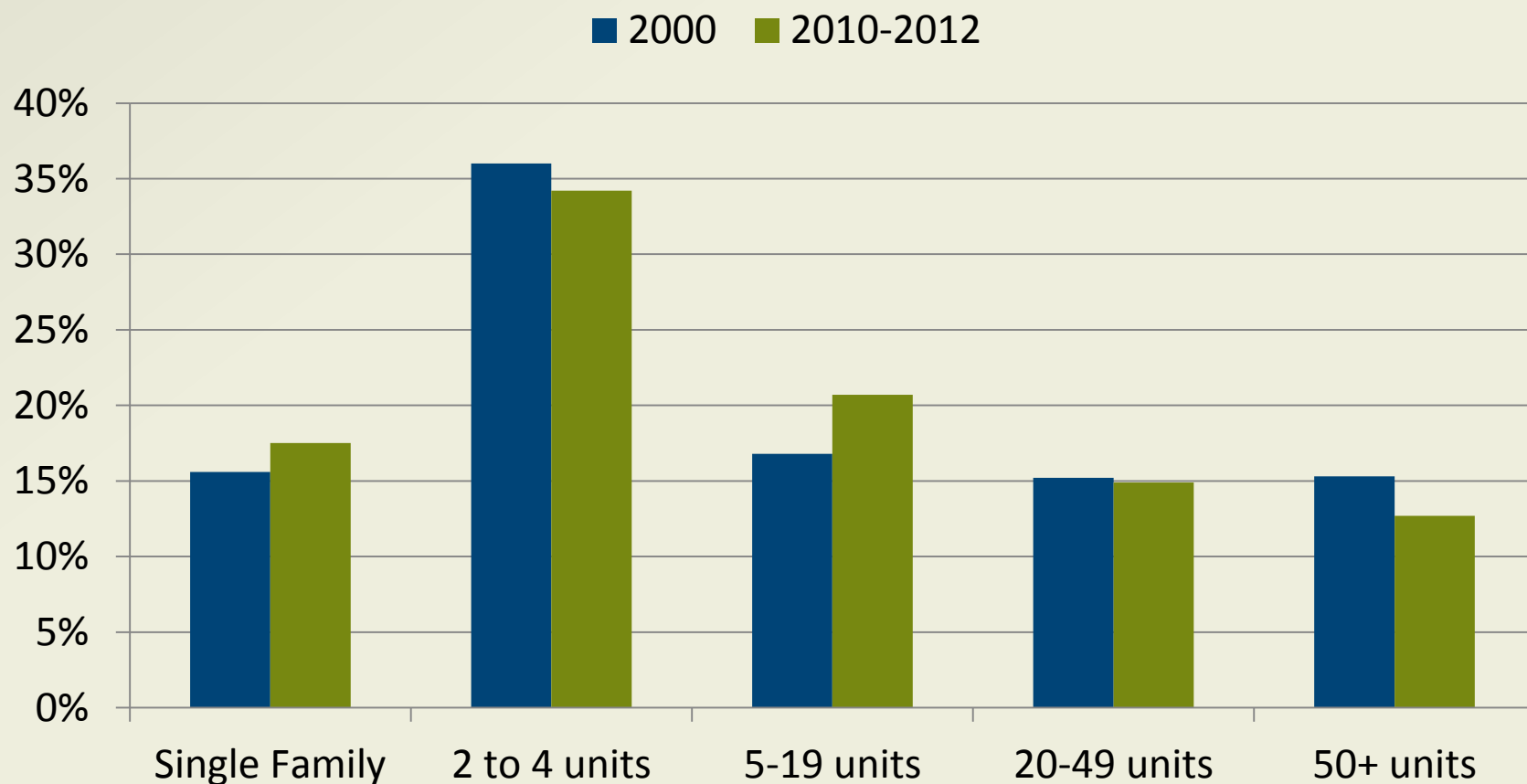
# Winona Rental Housing



*\*Rental units, provided that no more than 30 percent (rounded up) of the residentially-zoned lots on any block shall be eligible to obtain certification as a rental property*

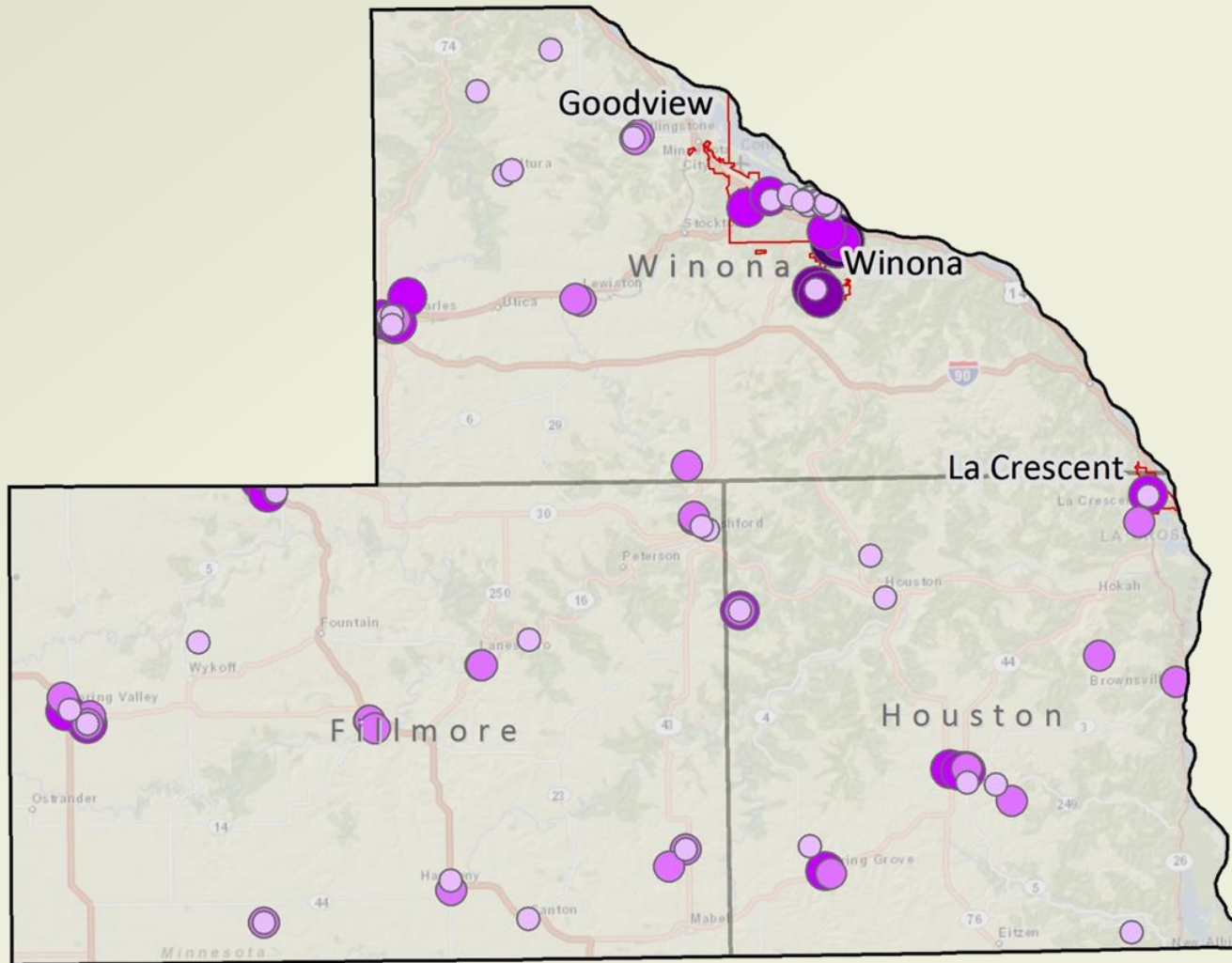
SOURCE: City of Winona , January 2, 2014 (retrieved: <http://www.cityofwinona.com/wp-content/uploads/2012/11/winona-rental-januray-2014.pdf>)

# Winona Rental Units by Structure Size



SOURCE: American Community Survey 2010-2012 and US Census 2000.

# Affordable, Subsidized Rental Housing



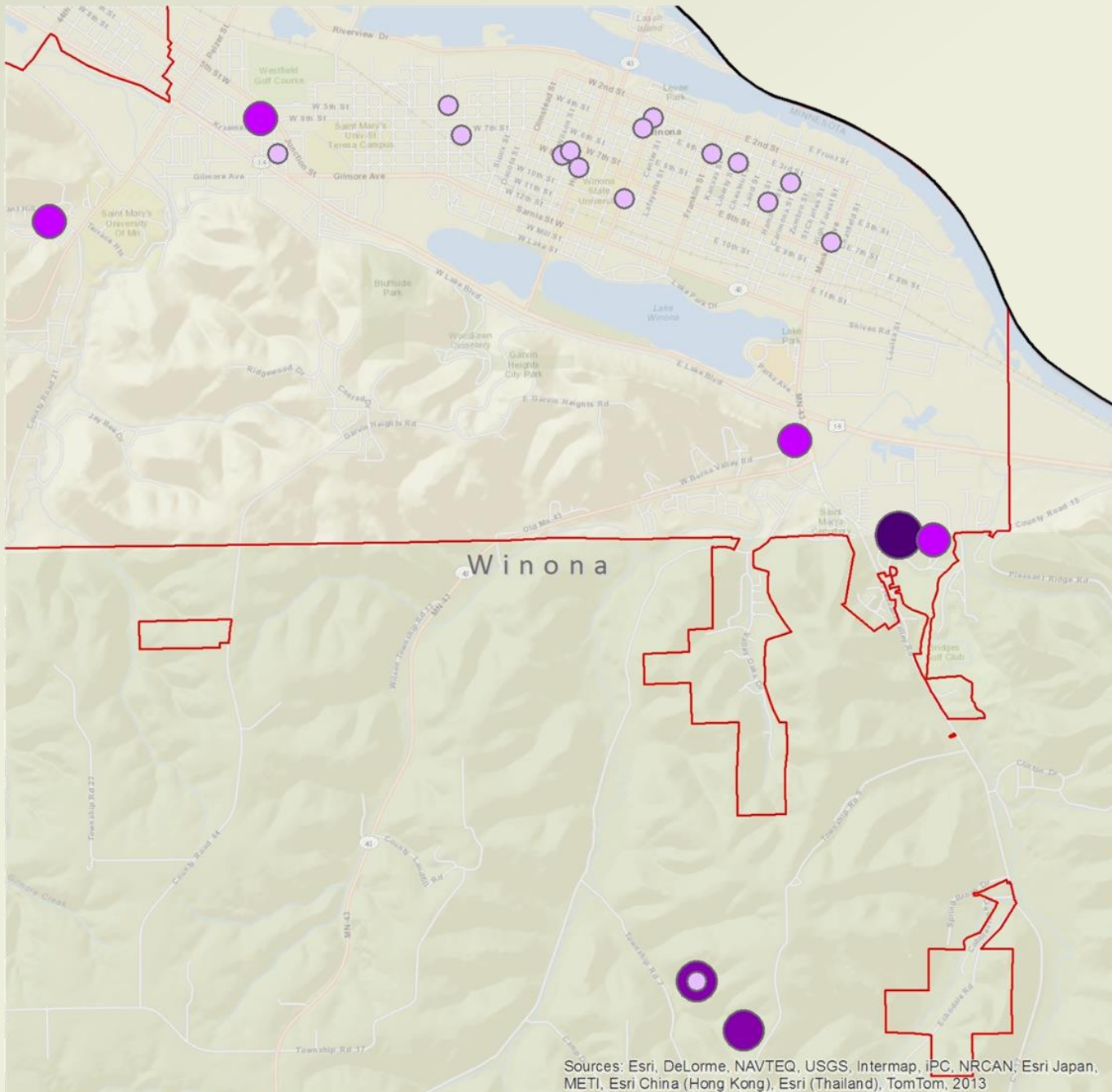
## Properties by Units

- 1 - 10 (57 properties)
- 11 - 20 (32 properties)
- 21 - 50 (19 properties)
- 51 - 100 (2 properties)
- >100 (1 properties)

# Affordable, Subsidized Rental Housing

## Properties by Units

-  1 - 10 (26 properties)
-  11 - 20 (0 properties)
-  21 - 50 (4 properties)
-  51 - 100 (2 properties)
-  >100 (1 properties)



Sources: Esri, DeLorme, NAVTEQ, USGS, Intermap, iPC, NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, 2013

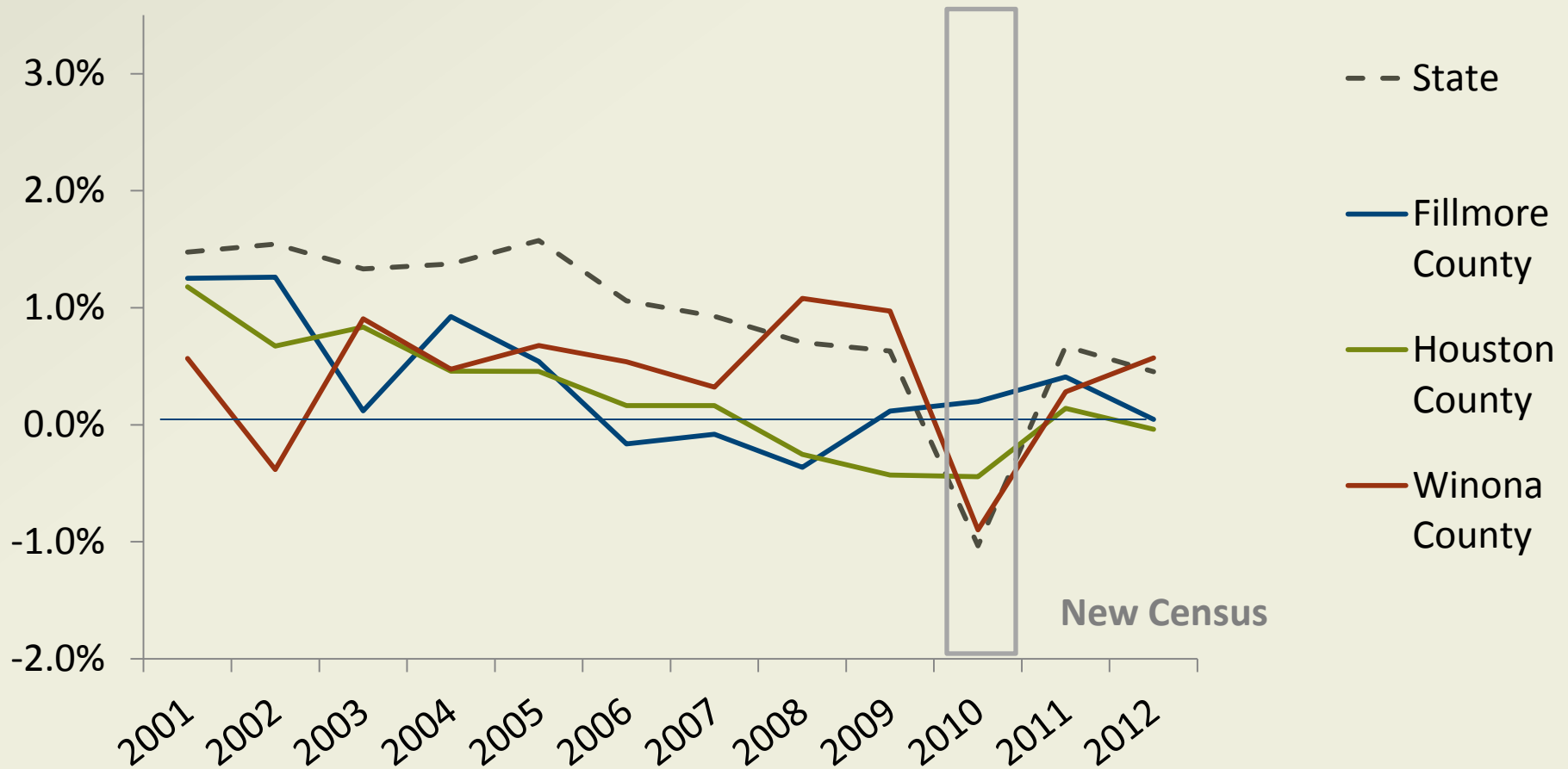
Source: Properties in Minnesota Housing and USDA RD's portfolio 2012

# Housing Demand

- Winona fastest growing county in region, recently outpacing the state's growth rate
- Aging baby boomers coupled with young (student) population in city of Winona

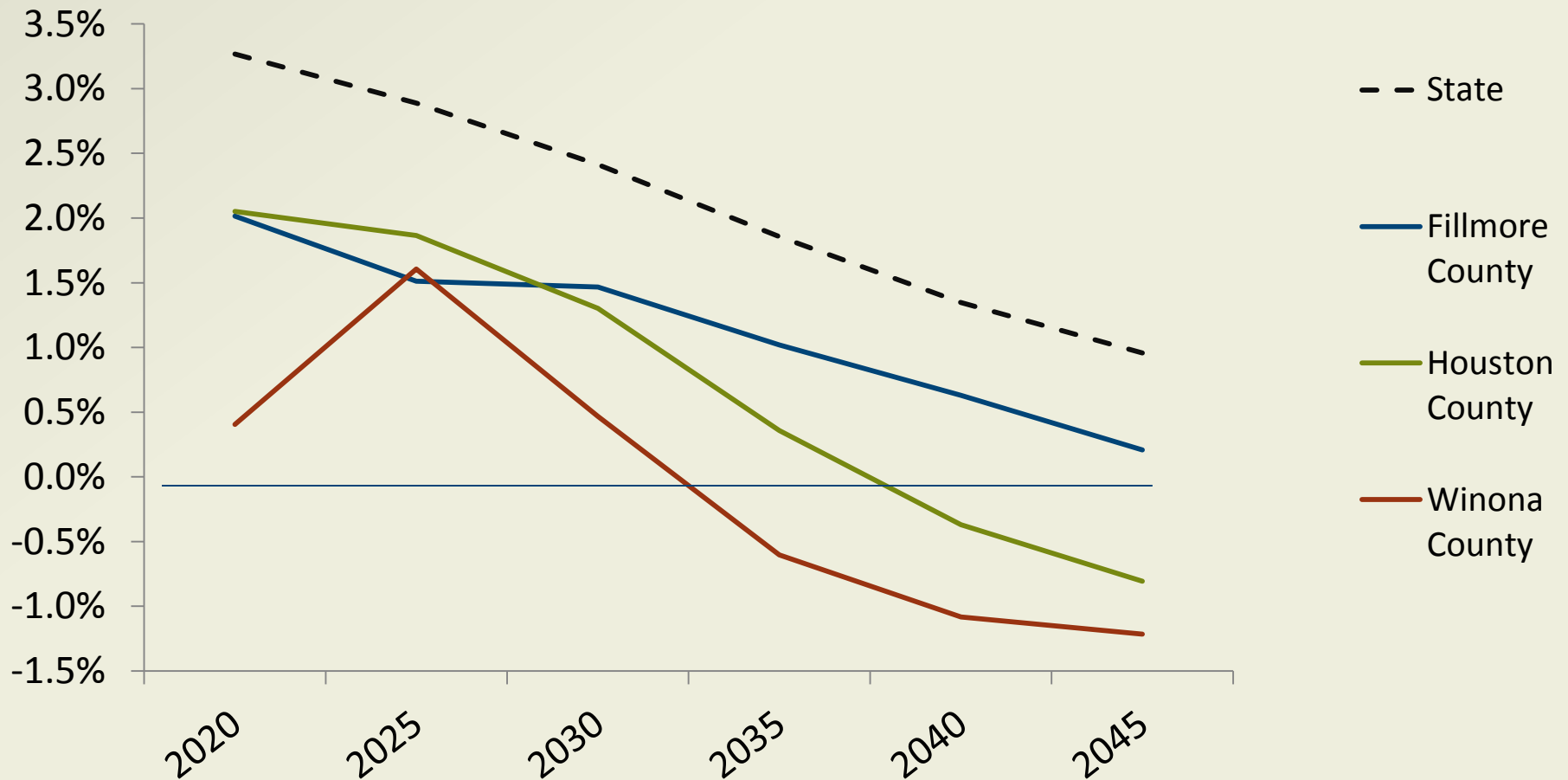


# Household Formation: % Change in Households



SOURCE: Minnesota Housing analysis of data from Minnesota State Demographer

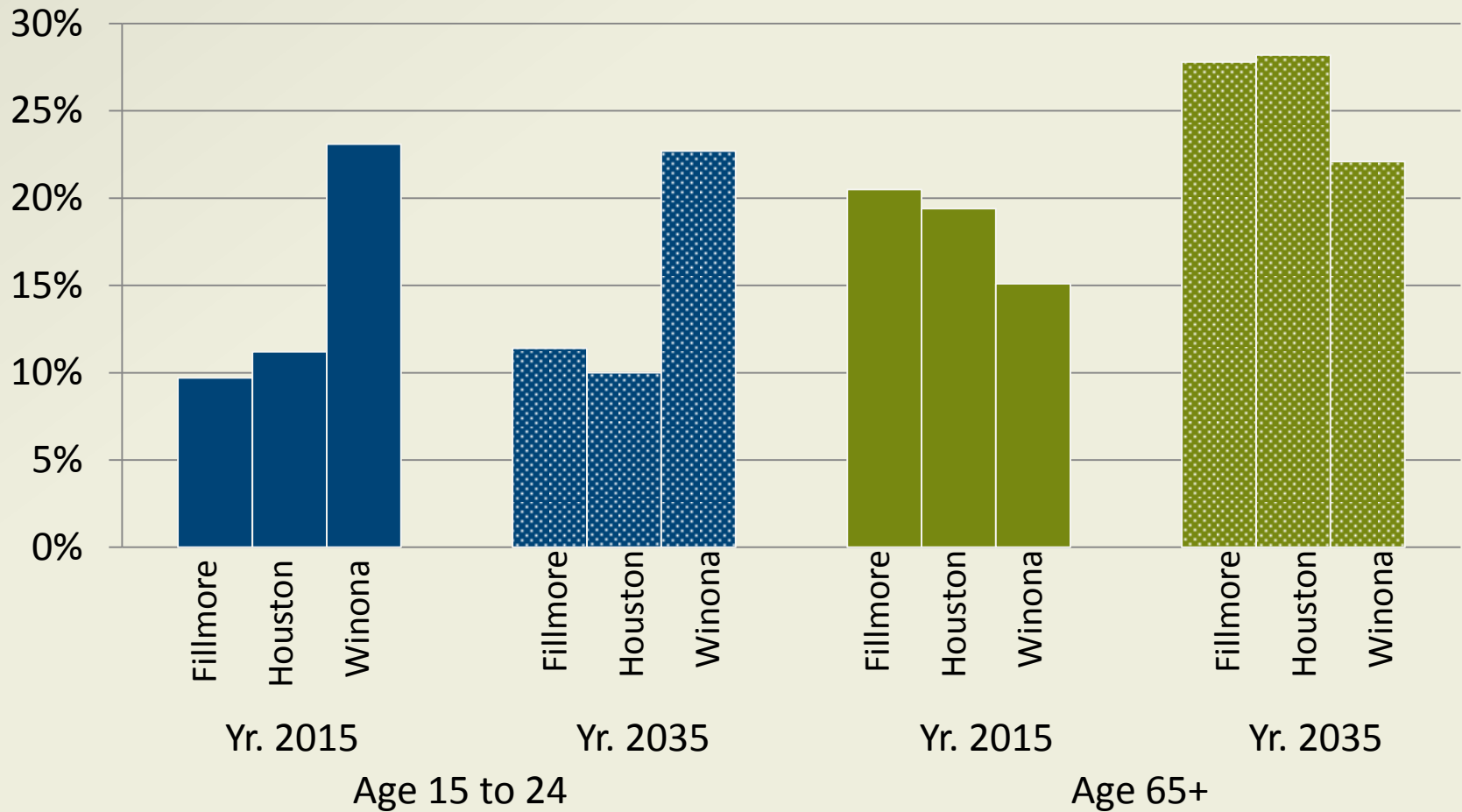
# Projected Household Formation: 5-Year % Change in Households



SOURCE: Minnesota Housing analysis of data from Minnesota State Demographer



# Share of Population by Age 2015 and 2035



SOURCE: Minnesota Demographer's Office demographic projections.

# Student Population in Winona

- **College Enrollment**

- Winona State University: 8,800 students
- St. Mary's University: 5,700 students
- Southeast Technical (Winona): 1,700 students

- 40% (1,650 of 4,000) rental housing units in the city of Winona are occupied by householders aged 15-24 in 2012.

# Overall Summary:

## Region Wide

- Need for more affordable housing
- Cost burden percentage up
- Housing costs up
- Incomes down
- Economic recovery slow

# Overall Summary:

## City of Winona

- Younger, student population
- More renters compared to region
- Older housing stock
- Lower incomes in urban areas

# For More Information

**Contact:**

**Jessica Deegan**

**Planning, Research & Evaluation**

**Minnesota Housing**

**[Jessica.deegan@state.mn.us](mailto:Jessica.deegan@state.mn.us)**

**(651) 297-3120**